

Information to identify the case:

Debtor 1	<u>Pattie Zamore</u>	Social Security number or ITIN	xxx-xx-1972
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-14769-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pattie Zamore

12/17/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pattie Zamore
Debtor

Case No. 19-14769-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Dec 17, 2024

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2024:

Recip ID	Recipient Name and Address
db	+ Pattie Zamore, 15 Langley Street, New Brunswick, NJ 08901-3214
r	+ Remax Best, 42 Woodbridge Avenue, Highland Park, NJ 08904-3234
cr	+ Trystone Capital Assets, LLC, 1608 Route 88, Suite 330, PO Box 1030, Brick, NJ 08723-0090
518071598	+ Asset Maximization Group, Attn: Bankruptcy, Po Box 190191, South Richmond Hill, NY 11419-0191
518071599	Bank of America/ SLS Financial, 314450 American St, Simi Valley, CA 93065
518071600	+ City of New Brunswick Tax Collector, 78 Bayard St., New Brunswick, NJ 08901-2113
518071601	+ JFK Hosp, 80 James St, 4th Fl, Edison, NJ 08820-3938
518071602	+ New Brunswick taxes, 78 Bayard St, PO Box 269, New Brunswick, NJ 08903-0269
518720238	+ Trysone Capital Assets, LLC, C/O Anthony Velasquez, Esq., 1608 Route 88, Suite 330, Brick, NJ 08724-3009

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 17 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 17 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcdowell@slgcollect.com	Dec 17 2024 20:45:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
cr	^ MEBN	Dec 17 2024 20:40:46	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518184073	EDI: ATLASACQU	Dec 18 2024 01:36:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
518071597	+ Email/Text: bankruptcy@affinityfcu.com	Dec 17 2024 20:45:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
518189060	+ Email/Text: rmcdowell@slgcollect.com	Dec 17 2024 20:45:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
518173219	+ EDI: AIS.COM	Dec 18 2024 01:36:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518071603	+ Email/Text: RASEBN@raslg.com	Dec 17 2024 20:44:00	Ras Citron, 130 Clinton Roas Suite 202, Fairfield, NJ 07004-2927
518071604	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 17 2024 20:45:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
518251822	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 17 2024 20:45:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Dec 17, 2024

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Blvd, Suite 300, Highlands Ranch, Colorado
80129-2386

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520476816	*+	Pattie Zamore, 15 Langley Street, New Brunswick, NJ 08901-3214

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Anthony L. Velasquez	on behalf of Creditor Trystone Capital Assets LLC avelasquez@tryko.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Trustee for The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-15 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Trustee for The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-15 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
Robert C. Nisenson	on behalf of Debtor Pattie Zamore r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9